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PATENT APPLICATION NO.: 10/083,249 ATTORNEY DOCKET: 24124.000172

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/083,249 Confirmation No.: 8236

Applicant : Joseph GIORDANO, et al.

Filed: February 27, 2002

Title : SYSTEM AND METHOD FOR PROCESSING FINANCIAL

TRANSACTIONS

TC/Art Unit : 3628

Examiner: : Clement B. Graham

Docket No. : 24124.000172

Customer No. : 21967

## MAIL STOP AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited

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references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

This Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. Pursuant to 37 C.F.R. § 1.97(c)(2), please charge \$180.00 to the undersigned's Deposit Account No. 50-02006. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

**HUNTON & WILLIAMS LLP** 

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Dated:

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PTO/SB/08B (08/03) (modified)

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE Application Number 10/083,249 Substitute for form 1449A/PTO February 27, 2002 Filing Date INFORMATION DISCLOSURE Joseph GIORDANO, et al. First Named Inventor STATEMENT BY APPLICANT 3628 Art Unit (use as many sheets as necessary) Clement B. Graham Examiner Name Attorney Docket Number 24124.000172 Sheet 1 of 1 U.S. PATENT DOCUMENTS Pages, Columns, Lines, DOCUMENT NUMBER Where Relevant Passages or Name of Patentee or \*Examine Cite Publication Date Relevant Figures Appear Applicant of Cited Document Initials MM-DD-YYYY Number - Kind Code (if known) 04-06-1999 Johnson, Jr. US-5,890,520 1. US-DATE CONSIDERED 06/10/2008 **EXAMINER SIGNATURE** /Clement Graham/ \*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through

citation if not in conformance and not considered. Include copy of this form with next communication to applicant.